

1. (Withdrawn) A method of conducting electronic commerce, the method comprising:

- opening a user account with a first vendor for a user;
- issuing one or more electronic tokens from the first vendor to the user, and adding the one or more electronic tokens issued by the first vendor to the user account;
- providing products and services that may be purchased through the first vendor, wherein prices for the products and services are listed in units of electronic tokens;
- permitting the user to select a subset of the products and services for purchase;
- computing a total price for the selected subset of the products and services in units of electronic tokens;
- if the user account contains electronic tokens having a value equal to or greater than the total price, permitting the user to purchase the selected subset of the products and services, and subtracting the total price from the user account;
- permitting the user to exchange a first group of electronic tokens in the user's account that were issued from the first vendor for a second group of electronic tokens issued by a second vendor;
- providing the user with an opportunity to purchase products through the second vendor using the second group of electronic tokens issued by the second vendor, wherein prices for the products are listed in units of electronic tokens; and
- transferring compensation from the first vendor to the second vendor that is equal to the value of the first group of tokens.

2. (Currently amended) A method for conducting electronic commerce transactions with a merchant comprising:

- receiving a request for an electronic commerce transaction with a vendor from a user using a client device;
- registering the user with the vendor;
- determining whether the user has an account that permits the user to conduct electronic commerce transactions with the vendor;
- determining whether the user has an account balance exceeding a predetermined amount sufficient to cover a purchase of at least one of a plurality of products or services offered by the vendor, wherein determining whether the user has an account balance exceeding a predetermined amount is performed after registering is completed;
- enabling the user to ~~browse~~ order at least one of the plurality of products or services offered by the vendor if a determination is made that the user's account balance exceeds the predetermined amount;
- enabling the user to make a purchase selection from amongst the plurality of products or services offered by the vendor;
- ~~providing~~ transmitting a confirmation to the user summarizing the electronic commerce transaction; and
- electronically delivering the purchase selection to the user;
- wherein the receiving, determining, enabling, transmitting, and delivering are each performed by a vendor server computer.

3. (Previously presented) The method of claim 2, further comprising establishing the account.

4. (Previously presented) The method of claim 2, wherein the step of electronically delivering includes transmitting an authorization code.

5. (Previously presented) The method of claim 2, further comprising:

requesting account information from the user if a determination is made that the user has no account that permits the user to conduct electronic commerce transactions with the vendor; and

receiving the account information from the client device.

6. (Previously presented) The method of claim 2, further comprising preventing the user from viewing a portion of information relating to the plurality of products or services offered by the vendor if a determination is made that the user has an account balance less than the predetermined amount.

7. (Previously presented) The method of claim 2, further comprising preventing the user from viewing a portion of information relating to the plurality of products or services offered by the vendor if a determination is made that the user has no account that permits the user to conduct electronic commerce transactions with the vendor.

8. (Previously presented) The method of claim 2, further comprising presenting the user with descriptions of the plurality of products or services.

9. (Previously presented) The method of claim 2, further comprising updating the account balance based on the purchase selection.

10. (Previously presented) The method of claim 2, further comprising enabling the user to confirm the purchase selection.

11. (Currently amended) A method for conducting electronic commerce transactions with a merchant comprising:

receiving at a first server, a request for an electronic commerce transaction with a merchant from a user using a client device;

enabling the user to select an item for purchase from the merchant;

presenting the user with a description of the item from the first server;

enabling the user to confirm a purchase of the item using a second server;

determining an identity of the user; ~~and~~

providing the user with a summary of the electronic commerce transaction; and

electronically transmitting an authorization code from the first server to the client device, wherein the authorization code enables the user to electronically receive the item.

12. (Previously presented) The method of claim 11, further comprising registering the user with a service provider using the second server.

13. (Previously presented) The method of claim 12, further comprising requesting at least one of personal information and payment information from the user.

14. (Previously presented) The method of claim 13, further comprising maintaining a record of the electronic commerce transaction.

15. (Previously presented) The method of claim 14, further comprising providing a database for storing the record.

16. (Previously presented) The method of claim 11, further comprising authenticating the user.

17. (Previously presented) The method of claim 11, wherein the description comprises at least one of a title, size, estimated download time, payment information, and price of the item.

18. (Previously presented) The method of claim 11, further comprising:

prior to enabling the user to select an item for purchase from the merchant, enabling the user to identify an account to be used to pay for the purchase; and
enabling the user to add funds to the account.

19. (Previously presented) The method of claim 18, further comprising:

during enabling the user to add funds to the account, obtaining a credit status for the user; and
determining whether to approve addition of funds to the account based on the credit status for the user.

20. (Previously presented) The method of claim 11, further comprising notifying the user regarding whether the purchase was approved.

21. (Currently amended) A method for conducting electronic commerce transactions with a merchant comprising:

~~enabling a user using a client device to browse a plurality of products or services offered by a vendor;~~

registering a user with a vendor;

receiving a request from the user to make a purchase selection from amongst the plurality of products or services offered by the vendor;

determining whether the user has an account that permits the user to conduct electronic commerce transactions with the vendor;

determining whether the user has an account balance exceeding a predetermined amount sufficient to cover the purchase selection, wherein determining whether the user has an account balance exceeding a predetermined amount is performed after registering is completed;

enabling a user using a client device to order a plurality of products or services offered by a vendor if a determination is made that the account balance exceeds the predetermined amount;

~~providing~~ transmitting a confirmation to the user summarizing the electronic commerce transaction; and

electronically delivering the purchase selection to the user;

wherein the receiving, determining, enabling, transmitting, and delivering are each performed by a vendor server computer.

22. (Previously presented) The method of claim 21, further comprising establishing the account.

23. (Previously presented) The method of claim 21, wherein the step of electronically delivering includes transmitting an authorization code.

24. (Previously presented) The method of claim 21, further comprising:

requesting account information from the user if a determination is made that the user has no account that permits the user to conduct electronic commerce transactions with the vendor; and

receiving the account information from the client device.

25. (Previously presented) The method of claim 21, further comprising preventing the user from viewing a portion of information relating to the plurality of products or services offered by the vendor if a determination is made that the user has an account balance less than the predetermined amount.

26. (Previously presented) The method of claim 21, further comprising preventing the user from viewing a portion of information relating to the plurality of products or services offered by the vendor if a determination is made that the user has no account that permits the user to conduct electronic commerce transactions with the vendor.

27. (Previously presented) The method of claim 21, further comprising presenting the user with descriptions of the plurality of products or services.

28. (Previously presented) The method of claim 21, further comprising updating the account balance based on the purchase selection.

29. (Previously presented) The method of claim 21, further comprising enabling the user to confirm the purchase selection.

30. (Previously presented) A method for conducting electronic commerce transactions with a vendor comprising:

determining whether a user has an account that permits the user to conduct electronic commerce transactions with the vendor;

enabling the user using the client device to browse a plurality of downloadable software files offered by the vendor;

receiving a request from the user to make a purchase selection from amongst the plurality of downloadable software files offered by the vendor;

determining whether the user has an account balance exceeding a predetermined amount sufficient to cover the purchase selection;

providing a confirmation to the user summarizing the electronic commerce transaction;

electronically delivering the purchase selection to the user; and

electronically delivering an authorization code that is employed in conjunction with the downloadable software files offered by the vendor.

31. (Previously presented) The method of claim 30, further comprising requesting at least one of personal information and payment information from the user.

32. (Previously presented) The method of claim 31, further comprising maintaining a record of the electronic commerce transaction.

33. (Previously presented) The method of claim 32, further comprising providing a database for storing the record.

34. (Previously presented) The method of claim 30, further comprising authenticating the user.

35. (Previously presented) The method of claim 30, wherein the description comprises at least one of a title, size, estimated download time, payment information, and price of the item.

36. (Previously presented) The method of claim 30, further comprising:

prior to enabling the user to select an item for purchase from the merchant, enabling the user to identify an account to be used to pay for the purchase; and
enabling the user to add funds to the account.

37. (Previously presented) The method of claim 36, further comprising:

during enabling the user to add funds to the account, obtaining a credit status for the user; and

determining whether to approve addition of funds to the account based on the credit status for the user.

38. (Previously presented) The method of claim 30, further comprising notifying the user regarding whether the purchase was approved.

39. (Previously presented) A method for conducting electronic commerce transactions with a vendor comprising:

registering a user with a vendor;

determining whether a the user has an account that permits the user to conduct electronic commerce transactions with the vendor;

receiving a request for information regarding a selected one of plurality of products or services offered by a vendor from a user using a client device;

~~enabling the user using the client device to browse a plurality of products or services offered by the vendor;~~

receiving a request from the user to make a purchase selection from amongst the plurality of products or services offered by the vendor;

determining whether the user has an account balance exceeding a predetermined amount sufficient to cover the purchase selection, wherein determining whether the user has an account balance exceeding a predetermined amount is performed after registering is completed;

enabling the user using the client device to order a plurality of products or services offered by the vendor if a determination is made that the account balance exceeds the predetermined amount;

~~providing~~ transmitting a confirmation to the user summarizing the electronic commerce transaction; and

electronically delivering the purchase selection to the user;

wherein the receiving, determining, enabling, transmitting, and delivering are each performed by a vendor server computer.

40. (Previously presented) The method of claim 39, further comprising requesting at least one of personal information and payment information from the user.

41. (Previously presented) The method of claim 40, further comprising maintaining a record of the electronic commerce transaction.

42. (Previously presented) The method of claim 41, further comprising providing a database for storing the record.

43. (Previously presented) The method of claim 39, further comprising authenticating the user.

44. (Previously presented) The method of claim 39, wherein the description comprises at least one of a title, size, estimated download time, payment information, and price of the item.

45. (Previously presented) The method of claim 39, further comprising:

, prior to enabling the user to select an item for purchase from the merchant, enabling the user to identify an account to be used to pay for the purchase; and
enabling the user to add funds to the account.

46. (Previously presented) The method of claim 45,

further comprising:

during enabling the user to add funds to the account,
obtaining a credit status for the user; and

determining whether to approve addition of funds to
the account based on the credit status for the user.

47. (Previously presented) The method of claim 39,
further comprising notifying the user regarding whether the
purchase was approved.